



KANSAS CITY LIFE INSURANCE COMPANY GROUP BENEFITS

Product Brochure



KANSAS CITY LIFE

GROUP BENEFITS

table of contents

general information	4 – 5	go2 plan	24 – 35
who we are	4	plan parameters	25
rating	4	life and AD&D	27 – 28
products	4	dental	29 – 31
service	4	disability	32 – 35
contact information	4	– short term disability	33
tools you need	5	– long term disability	34 – 35
visit us online	5		
disclaimer	5	vision	36 – 38
true group and voluntary products	6 – 17	Davis Vision	37
employer contribution and		VSP® Vision Care	38
participation requirements	7		
request for proposal	7		
dental	8 – 10		
disability	11 – 14		
life	15 – 17		
worksite	18 – 23		
provisions	19		
request for proposal	19		
accident	20 – 21		
critical illness	22 – 23		

WHO WE ARE

Since 1895, Kansas City Life Insurance Company has been dedicated to the tradition of honesty, integrity and sound business practices upon which the Company was founded. We have seen policyholders through world wars, the Great Depression and various periods of recession and inflation. The wisdom behind our corporate philosophy of protection and safety for our policyholders has never been more important.

Kansas City Life is known for long-term relationships, high-quality work, and high agent and associate loyalty. Every product we sell is backed by more than 125 years of financial security. We are one of the few active national financial services companies to be led by the same family for four generations, yet we are a publicly traded company. In an ever-changing world, you can count on Kansas City Life to be with you now and in the years to come.

RATING

Kansas City Life receives a high rating from one of the nation's most respected independent rating agencies.

A.M. Best Company: A- (Excellent): Rating is based on A.M. Best's measurement of Kansas City Life's financial strength and operating performance. As of August 2021. There are 13 financial strength ratings assigned by A.M. Best, ranging from A++ (Superior) to D (Poor).

ELIGIBILITY

Groups must be in business a minimum of one year to be eligible for Go2/True Group coverage and two years to be eligible for Voluntary coverage.

PRODUCTS

Kansas City Life Insurance Company offers a full line of ancillary products. Groups as small as two can find the right coverage at affordable rates. Kansas City Life offers:

- **Go2 Plans** – Employer sponsored and voluntary products available for groups with two to nine employees. Products available are Life, Dental, Long Term Disability (LTD), Short Term Disability (STD) and Vision.
- **True Group and Voluntary products** – Available for groups with 10 or more employees. Products available are Life, Dental, Long Term Disability, Short Term Disability and Vision.
- **Worksite** – Accident and Critical Illness coverage are available. Accident is available for groups with five enrolled employees. Critical Illness is available for groups of 10 eligible employees.

SERVICE

Kansas City Life excels in service and believes every client is important. You can expect a timely approval and issue process when selecting Kansas City Life. Your call is directed to an individual and all messages are returned the same day. Every group is assigned a specific administrative team member which will handle billing, eligibility and premium collection. And when the need arises, claims are paid accurately and timely. We deliver service you and your clients expect and deserve.

CONTACT INFORMATION

Kansas City Life Insurance Company
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P.O. Box 219425, Kansas City, MO 64121-9425
877-266-6767, ext. 8200 • Fax: 816-531-4648
groupbenefits@kclife.com
www.kclgroupbenefits.com

TOOLS YOU NEED

Kansas City Life Group Benefits provides you with the marketing tools necessary to promote interest and increase enrollment in our plans. Our sales staff is dedicated to giving you the resources you need and the service you deserve.

For True Group products, Kansas City Life will provide you with a personalized benefit summary for your clients. Benefit summaries allow employees to have rates and other important plan information prior to receiving their certificate booklet.

VISIT US ONLINE

Check out the Kansas City Life Group Benefits website. Online you will find product brochures, applications and enrollment forms, claims information and much more. Visit www.kclgroupbenefits.com.

DISCLAIMER

This is a brief description only and not a contract. The group policy alone determines all rights and benefits. For costs and further details of the coverages, including exclusions, any reductions or limitations, and the terms under which the policies may be continued in force or discontinued, see your agent or write to the Company. The policies described are cancellable or renewable at the option of the Company. The Company has the right to increase premium rates. Products and/or options may not be available in all states. Products and features outlined herein are a general description only. State regulations will vary and will be outlined on the proposal and in the certificate booklet. Please contact your Kansas City Life Group Benefits sales representative for more details.

Policies described herein:

PJ135 / PJ136 / PJ139 / PJ140 / PJ142 / PJ143 / PJ144 / PJ145 / PJ147 / PJ148

true group and
voluntary products

true group and voluntary products

EMPLOYER CONTRIBUTION AND PARTICIPATION REQUIREMENTS

Employer paid

- When the employer contributes 100% of the cost, 100% employee participation is required.
- If the employer contributes less than 100%, 75% employer participation is required.
- Dental requires the employer to contribute 50% of the employee-only cost.
- Life and Disability requires the employer to contribute 25% of the monthly premium.

Voluntary

- Voluntary Long Term Disability plans require a minimum of 10 lives or 25% of eligible employees, whichever is greater.
- Voluntary Life, Voluntary Short Term Disability, and Dental coverage requires 10 lives or 20% of eligible employees, whichever is greater.
- Vision requires two employees to participate.

REQUEST FOR PROPOSAL

For a competitive quote, submit the following information:

- Company name
- Location (city, state, ZIP)
- Nature of business
- Census data – including gender, date of birth (or age) and earnings (if percent of salary benefit is chosen)
- Benefit plan desired
- If there is an existing plan, include the following:
 - Present plan and rates
 - Present carrier
 - Experience – paid premium vs. paid claims
 - Dental and Vision experience is required for groups with more than 100 lives;
 - STD experience is required for groups with more than 100 lives;
 - Life and LTD experience is required for groups with more than 500 lives.

Send the above information by fax to 816-531-4648, or by email to groupbenefits@kclife.com.

dental

true group and voluntary products – dental

OVERVIEW

Employers understand how important benefit plans are in attracting and retaining valuable employees. When you add a Dental plan to your client's benefits package, you are providing one of today's most popular benefits. Kansas City Life Insurance Company is proud to offer comprehensive Dental plans with options that fit the budget of any employer, large or small. Employers may offer Voluntary Dental coverage at a price employees can afford. When your client chooses a Kansas City Life Dental plan, they will be receiving not only a high quality product, but also the professional customer service they deserve.

AVAILABLE PLANS

Kansas City Life Dental plans are flexible enough to meet any client's needs. Employers may elect the traditional indemnity plan that allows employees to seek services from any provider, or the PPO plan that allows employees to experience additional cost savings by using a network provider.

COVERED SERVICES*

Routine exams and cleanings, X-rays and fluoride treatments are generally covered under Preventive Services. Basic Services may include fillings, oral cancer screening and emergency palliative treatment. Oral surgery will also be included in Basic Services but may be moved to Major Services for additional savings. Major Services include crowns, bridges, dentures and, if elected, implants. Endodontics and periodontics will be included under Major Services, but may be paid under Basic Services. Orthodontia is available. If selected, teeth bleaching may be covered as a Cosmetic Service.

**Not inclusive of all services covered. The certificate of coverage will outline all benefits.*

ANNUAL MAXIMUMS

A wide range of plan maximums are available. Annual maximums and lifetime orthodontia maximums may be as little as \$500 or as great as \$5,000.

CO-INSURANCE PERCENTAGES

Co-insurance percentages will vary depending on the type of service. Numerous options are available from traditional 100/80/50 indemnity-style plans to alternatives that provide increased co-insurance percentages for network providers or reduced co-insurance percentages for out of network procedures as a cost-savings alternative.

DEDUCTIBLES

Standard plans waive the deductible for Preventive and Orthodontia Services and include a combined \$50 deductible for Basic and Major Services with a three-time family limit. However, deductibles from \$25 to \$100 are available and may be included on all four types of services as requested. Lifetime deductibles are also an option.

WAITING PERIODS

The standard plan does not require a waiting period for Preventive or Basic Services but does include a 12-month waiting period for Major and Orthodontia coverage. With underwriting approval, employers may elect to eliminate all waiting periods from the plan.

DEPENDENT COVERAGE

Eligible dependents include the spouse and unmarried children under age 26. *Specific details of dependent eligibility may vary by state.*

No one may be insured as a dependent of more than one insured individual. If two employees are married, only one may insure the spouse and eligible children.

true group and voluntary products – dental

KANSAS CITY LIFE DENTAL ALLIANCE

The Kansas City Life Dental Alliance is comprised of multiple networks including Connection Dental (primary) and Zelis (secondary). A complete list of providers may be found at www.kclgroupbenefits.com/DentalProvidersSearch.

CLAIMS ADMINISTRATION

Our dedicated, knowledgeable professionals process claims promptly and accurately. Our state-of-the-art claims system and cost-control procedures assure the benefit plan will be properly managed. Kansas City Life accepts claims filed electronically. It is recommended that employees notify the Claims Department, in advance, if they expect dental expenses to exceed \$400. By doing so, employees know approximately how much expense they will incur and the benefits the plan will provide. Benefits under the Kansas City Life plan will coordinate with other group plans so that no more than 100% of allowable expenses are paid.

DENTAL RESERVE ACCOUNT/ PREVENTIVE REWARDS

The Dental Reserve Account feature allows enrolled employees and their dependents to save a portion of their calendar year maximum to utilize in the future when they meet the plan's maximum. To qualify for this provision, the plan must cover major services and covered individuals must have been eligible for major services for at least three months.

As an alternative to the Dental Reserve Account, employers may select Preventive Rewards. This feature allows preventive services rendered not count towards the annual calendar year maximum.

The employer may either select the Dental Reserve Account or Preventive Rewards, but not both.

The Dental Reserve Account/Preventive Rewards are not applicable to any pediatric essential health benefits that may be included in the plan.

LATE APPLICANT PROVISION

Employees who have completed the probationary waiting period should enroll for Dental coverage within 31 days of becoming eligible and coverage will be effective on the first day of the month following enrollment. Employees and dependents who do not enroll when first eligible are considered late applicants. Benefits for late applicants are limited to Preventive Services for a minimum of 12 consecutive months. Late applicants will be entitled to full benefits beginning the next calendar year (Jan. 1) following 12 consecutive months of continuous coverage.

true group and voluntary products – LTD/STD

OVERVIEW

Disability plays no favorites. It can strike at any time, in any industry or occupation. Still, it remains neglected by some companies. Employees need protection from an unexpected disability. Kansas City Life Insurance Company has the disability products employers need. From employer-paid to voluntary, employers may choose Long and/or Short Term Disability plans that best fit their needs as well as those of their employees. Affordable premiums combined with strengthened claims management capabilities and flexible plan designs make disability products from Kansas City Life a wise choice.

BENEFIT PERCENTAGES

In an effort to provide employees with financial support during a disability, yet encourage them to return to work, benefit percentage options of 50 or 60% are most common. For STD plans, employers may choose a benefit that is a flat amount for all employees, not to exceed 66 2/3% of weekly earnings.

ELIMINATION PERIODS

For STD, benefits may commence on the first, eighth, 15th or 31st day for accident, and eighth, 15th or 31st for illness. The employer may also elect to include a first-day hospitalization benefit. For LTD, 90 or 180 day elimination period options are available.

BENEFIT DURATIONS

For LTD, the standard duration is Social Security Normal Retirement Age. Please refer to table on Page 33. For STD, 13 or 26 weeks is standard. However, both products offer a variety of options to fit your client's needs.

TOTAL DISABILITY (STD)

An employee is considered disabled when, due to sickness or injury, he or she is unable to perform the material and substantial duties of his or her regular occupation and is not working in any occupation.

PARTIAL DISABILITY (STD)

An employee is considered disabled when it is determined that due to sickness or injury:

1. The employee is unable to perform all the material and substantial duties of the occupation;
2. The employee has a 20% or more loss in weekly earnings;
3. And during the elimination period, the employee is unable to perform any of the material and substantial duties of the regular occupation and is not working in any occupation.

RESIDUAL DISABILITY (STD)

The employee is considered disabled when due to sickness or injury:

1. The employee is unable to perform all the material and substantial duties of his or her regular occupation; and
2. The employee has a 20% or more loss of weekly earnings.

DEFINITION OF DISABILITY (LTD)

The standard definition of disability is when an employee due to injury or sickness:

1. The employee is unable to perform all the material and substantial duties of the regular occupation; and
2. The employee has a 20% or more loss in indexed monthly earnings.

After the regular occupation period, the employee is considered disabled when due to injury or sickness the employee is unable to perform the duties of any gainful occupation for which he or she is reasonably qualified based on training, education and experience. Other definitions of disability are available.

COST OF LIVING FREEZE

Once a disabled employee receives LTD benefits, the benefit amount will not be reduced should there be a cost-of-living adjustment from other integrated income sources.

true group and voluntary products – LTD/STD

ACCUMULATION OF ELIMINATION PERIOD (LTD)

If a disabled employee returns to work while satisfying the elimination period, he or she may satisfy the elimination period within the accumulation period. The days that the employee is not disabled will not count toward the elimination period. If the employee does not satisfy the elimination period within the accumulation period, a new period of disability will begin. The elimination period and the accumulation period begin on the first day of the disability. The accumulation period is double the days of the elimination period.

VOCATIONAL REHABILITATION (LTD)

If an employee becomes disabled, vocational rehabilitation services will prepare the employee to resume gainful work through vocational testing, vocational training, workplace modification, prosthesis or job placement.

RECURRENT DISABILITY

For STD plans, if an employee has a recurrent disability, and after the prior disability ended, he or she returned to work for the employer for 14 days or less, the disability will be treated as part of the prior claim and a new elimination period will not need to be met.

For LTD plans, if an employee has a recurrent disability, and after the prior disability ended, he or she returned to work for six months or less, we will treat the disability as part of the prior claim and the employee does not have to complete another elimination period.

DEFINITION OF EARNINGS

For STD plans, Kansas City Life defines an employee's earnings as the gross weekly income from the employer in effect just prior to the date of disability.

For LTD plans, Kansas City Life defines an employee's earnings as the usual monthly rate of pay. The employer may elect to include commissions and bonuses in the earnings definition.

MINIMUM BENEFIT

For STD plans, the minimum weekly payment amount will be \$25, regardless of income from other sources.

For LTD plans, regardless of income from other sources, the minimum monthly payment amount is the greater of \$100 or 10% of the gross monthly benefit.

INDEXED PRE-DISABILITY EARNINGS (LTD)

After an individual has been disabled for 12 consecutive months, an inflation adjustment is made to pre-disability earnings. This new calculation may result in a higher benefit and can continue annually for the duration of the claim.

NO SELF-REPORTED DISABILITY RESTRICTIONS

There are no restrictions or limitations for self-reported illnesses or subjective illnesses under the LTD contract. Claims for self-reported conditions are handled the same as every claim – by focusing on functionality instead of diagnosis.

RATE GUARANTEES

For STD, groups with fewer than 150 lives may receive a two-year rate guarantee, subject to underwriting approval. For groups with more than 150 lives, Kansas City Life offers one-year rate guarantees. For Voluntary coverage, rates will generally be guaranteed for two years for groups with fewer than 100 lives and for one year for groups with 100 lives or more. LTD plans generally have a two-year rate guarantee.

WAIVER OF PREMIUM

Premium payments are waived for disabled employees who have qualified for LTD benefits.

true group and voluntary products – LTD/STD

ADDITIONAL BENEFITS AVAILABLE (LTD)

- Activities of Daily Living
- Accidental Dismemberment and Loss of Sight
- Survivor Benefit*
- Retirement Contribution
- Medical or COBRA Premium Disability
- Advanced Survivor Benefit
- Extended Earnings Protection
- Child or Family Care Expense
- Infectious and Contagious Disease
- Cost of Living Adjustment
- Workplace Modification*

**These are included as standard benefits for LTD plans.*

EMPLOYEE ASSISTANCE PROGRAM

All True Group and Voluntary LTD plans include an extensive Employee Assistance Program (EAP) through KEPRO. The EAP program includes five face-to-face visits per issue, per year for each member and his or her dependents.

OUR DISABILITY CLAIMS SERVICE PROMISE

- New claims posted to claim system within 24 hours
- New claims acknowledged within three days
- New information on ongoing claims managed within five days
- Telephone calls returned same day
- LTD decision time average of 30 days

EXPERIENCED DISABILITY CLAIMS ANALYSTS

Our claims resolution results are above industry averages (including return to work, rehabilitation, settlement and contractual ineligibility). The effectiveness of claim resolution relies on the experience and expertise of the people managing the claims process. Our registered nurses, physicians, vocational rehabilitation professionals and risk management specialists bring decades of experience to help solve the unique and complex problems that workers face after injury or illness. In addition to our exceptional staff, we partner with specialized resources outside our Company. When needed, we will work with medical specialists and utilize vocational rehabilitation practitioners from our national network.

HELPING PEOPLE RETURN TO WORK

Our claims team focuses on the importance of work and income in people's lives. We are committed to approaching every eligible claim with the goal of returning the employee to work. Return-to-work management is coordinated by a claims analyst with the assistance of a vocational expert when needed. Services are provided in close consultation with employers to help return individuals to their own occupation or to another occupation for which they are qualified.

SOCIAL SECURITY DISABILITY INSURANCE ASSISTANCE

For those employees who are deemed totally disabled from any occupation for 12 months or more, assistance with securing Social Security Disability Insurance (SSDI) is offered. We educate employees on the advantages of receiving Social Security Disability and assist with the application and appeals process. If a Social Security advocate is needed to obtain a successful SSDI award, we will assume the cost.

PERMANENT AND TOTAL DISABILITY

When re-entry into the same occupation or another is not possible, we look for other ways to resolve claims, including assisting the employee with securing other income and moving to permanent and total disability status and/or settlement.

true group and voluntary products – life

OVERVIEW

Life insurance continues to be an integral part of an employer's benefit package. Today, employees have come to recognize that having life insurance is a necessity. Stories of loved ones leaving behind families with no financial protection are becoming all too familiar. With Kansas City Life's Group and Voluntary Life plans, you can offer your clients the protection and comfort they need.

FLEXIBLE PLAN DESIGN

Group Life offers employers a choice of coverage amounts which can be designed specifically for their needs. Benefit schedules may be a flat amount, a percentage of earnings or a combination of the two.

Should it be offered, employees may elect the amount of Voluntary coverage that best fits their needs and pay their own premiums through payroll deduction. Employees may choose any amount in increments of \$10,000, not to exceed \$500,000, or five times the employee's annual earnings – whichever is less.

The standard reduction schedule reduces coverage by 35% at age 65, by 55% of the original amount at age 70, by 70% of the original amount at age 75 and 80% of the original amount at age 80. Coverage ceases at retirement.

UNDERWRITING GUIDELINES

The guarantee issue amount for employer-paid plans varies by the size of the group and the benefits requested. For Voluntary coverage, the standard guarantee issue amount is \$100,000 up through age 69 (not to exceed five times annual earnings). Employers may also choose a guarantee issue amount of \$50,000. Individuals not applying for coverage within 31 days of being eligible will be subject to full underwriting.

SPOUSE AND DEPENDENT BENEFITS

Dependent coverage is available with the Basic Life plan in a variety of schedules and benefit amounts. Coverage may be elected for spouses and unmarried children under age 26.

For Voluntary benefits, a spouse may be insured in increments of \$5,000, not to exceed \$250,000, or one-half of the employee's elected amount, whichever is less. The guarantee issue amount is \$50,000, or one-half of the employee's elected amount, whichever is less. Children may also be insured at the following amounts: 14 days to six months of age: \$1,500; six months of age and older: increments of \$2,500, with a maximum of \$10,000. To elect spouse and dependent coverage, the employee must also be covered.

ANNUAL ENROLLMENT (VOLUNTARY LIFE)

Employers will be able to offer annual enrollments on the voluntary life plan in order to increase participation. Current enrollees will be able to increase their existing voluntary life amounts by \$10,000, up to the plan maximum on the plan's anniversary with no evidence of insurability requirement. Additionally, any employee who previously waived coverage under the voluntary life plan will be eligible for this additional annual increase with no health statement review. This provision is available to employees only, dependents will be required to provide evidence of insurability in the event they enroll after the initial eligibility period.

true group and voluntary products – life

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

When purchased, an amount equal to the Basic Life benefit, unless requested differently, will be paid should death or certain dismemberment occur within 90 days following accidental bodily injury. For all dismemberment, the actual amount payable is based on the severity of the loss. This coverage is in effect 24 hours a day. Below is a list of additional benefits you and your client may choose to include:

Option 1 (*Standard*)

- Seat Belt/Air Bag Benefit
- Repatriation Benefit

Option 2

- The benefits listed in Option 1, plus
- Day Care Benefit
- Spouse Education Benefit
- Child Education Benefit

Option 3

- The benefits listed in Option 1, plus
- Common Disaster Benefit

Option 4

- All benefits listed in Options 1 through 3

Common Disaster Benefit is not available for Basic Group Life. A complete description of these benefits is available by contacting your Kansas City Life Group sales representative.

CONVERSION AND PORTABILITY PRIVILEGES

When an employee terminates employment, Life insurance coverage will be continued for 31 days. During this period, the individual may convert or port his or her Group Life insurance policy without evidence of insurability. Dependent Life coverage also may be converted or ported. However, AD&D and Waiver of Premium coverage are not eligible for conversion or portability. Employees attaining age 70 are not eligible for portability. *Basic Group Life coverage cannot be ported.*

WAIVER OF PREMIUM BENEFIT

If an insured employee becomes totally and permanently disabled before reaching age 60, Life and Dependent Life premiums for that employee will be waived after nine months of disability. Premiums will continue to be waived as long as the employee remains totally disabled up to age 70 or retirement.

EFFECTIVE DATE AND RATE GUARANTEE

Coverage will be effective on the first day of the month following acceptance by Kansas City Life. Rates will generally be guaranteed for two years.

PROVISIONS

Employee and dependent eligibility

Full-time employees actively working at least 30 hours a week are eligible for coverage. Eligible dependents of an insured individual include the spouse up to age 70 and unmarried children up to age 26. (This provision may vary by state.)

Participation requirement

Employers are not required to provide any contribution. For Accident, the minimum group size is five insured employees. For Critical Illness, 10 employees must be eligible with a minimum of five enrolled.

Annual enrollment

Employees and dependents must enroll within 31 days of becoming eligible. If enrollment does not occur within this timeframe then individuals will not be permitted to enroll in the plan until the designated Annual Open Enrollment Period. Changes to coverage are also not permitted until the Annual Open Enrollment Period unless due to a qualifying event.

Portability – Accident

Portability allows employees and dependents covered under the plan for a minimum of 12 months to continue coverage when coverage terminates as described in the certificate. *Not available in all states.*

Continuation Benefit – Critical Illness

The Continuation Benefit allows employees and dependents covered under the plan for a minimum of 12 months to continue coverage when it terminates due to termination of: employment; membership in an eligible class; or the insurance of any class of individuals. This benefit will terminate as described in the certificate.

REQUEST FOR PROPOSAL

For a competitive quote, submit the following information:

- Company name
- Location (city, state, ZIP)
- Nature of business
- Census data including gender and date of birth (or age)
- For Accident, indicate benefit level desired (Low, Medium and High)
- If there is an existing plan, include the following:
 - o Current plan and rates
 - o Current carrier
 - o Experience – paid premium vs. paid claims if more than 100 employees enrolled

Submit this information by email to groupbenefits@kclife.com or by fax at 816-531-4648.

ACCIDENT

Overview

Kansas City Life Insurance Company offers accident insurance to provide benefits for events ranging from accidental injuries to accidental deaths. Payments are made for hospitalization, fractures and dislocations, emergency room visits, diagnostic exams, therapy services and more.

Available Benefit Levels

Kansas City Life offers three accident benefit levels to meet any client's needs. There are three benefit levels – Low, Medium and High – with varying benefits payable depending on the plan selected. Employers have the option to include the Wellness Benefit* as well as a Hospital Confinement due to Covered Sickness* benefit. Portability is available.*

OVERVIEW OF MAJOR BENEFIT PROVISIONS –

This list is not all inclusive of all available benefits. These are brief descriptions only, refer to the specimen policy for a full list and complete description of all benefits:

Accidental Death: We will pay a benefit if a Covered Person is injured as a result of a Covered Accident and the injury caused the Covered Person to die within 90 days** after the Covered Accident.

Burns: The applicable benefit is payable if a Covered Person receives burns as a result of a Covered Accident and is treated by a Physician within 72 hours after the Covered Accident.

Dislocation: This benefit is payable if a Covered Person is injured and suffers a dislocation as the result of a Covered Accident. A dislocation is a completely separated joint. It must be diagnosed as a dislocation by a Physician within 90 days after the Covered Accident. The dislocation must be corrected by open (surgical) or closed (non-surgical) reduction.

Fracture: The applicable benefit is payable if a Covered Person suffers a fracture as a result of a Covered Accident. A fracture is a break in a bone which can be seen by X-ray. It must be diagnosed as a fracture by a Physician within 90 days after the Covered Accident. The fracture must require open (surgical) or closed (non-surgical) reduction by a Physician.

Hospitalization: A benefit is payable if a Covered Person is Confined to a Hospital, a Hospital Sub-Acute Intensive Care Unit or a Hospital Intensive Care Unit due to a Covered Accident.

Laceration: A benefit is payable if a Covered Person is injured as a result of a Covered Accident and suffers a laceration. A laceration is a cut. The laceration must be repaired by a Physician within 72 hours after the Covered Accident. The amount We pay will be based on the total length of all lacerations received in any one Covered Accident which require repair.

Therapy Services: A benefit is payable for a Covered Person who receives Occupational, Physical or Speech Therapy as the result of a Covered Accident. We will pay up to a maximum of six – 10 visits per Covered Person per Covered Accident.

Transportation: A benefit is payable for a Covered Person that must travel from their residence more than 100 miles round trip on Physician's advice for treatment of Injuries as a result from a Covered Accident.

Wellness Benefit*: A benefit is payable for one Wellness test per Calendar Year per Covered Person. Wellness Tests include but are not limited to:

- Annual Physical Exam
- Colonoscopy
- Mammography
- Skin Cancer Biopsy
- Vaccinations

**Wellness Benefit, Hospital Confinement due to Covered Sickness benefit, and Portability not available in all states.*

***May vary by state.*

critical illness

CRITICAL ILLNESS

Overview

Critical Illness Insurance is a product that can help pay for treatments not covered by health plans. It pays a lump sum benefit upon diagnosis of a covered illness. The benefit received may cover costs for care and treatment, recuperation or lost income. Benefits may be paid for any number of conditions, including, but not limited to cancer, heart attack, stroke, major organ transplant and kidney failure.

Plans may be customized to be compatible with a Health Savings Account (HSA), and to make the product simple, we utilize attained age rates that are unisex and uni-tobacco.

OVERVIEW OF MAJOR BENEFIT PROVISIONS –

Kansas City Life's Critical Illness plan covers the following 16 Critical Illnesses and Critical Illness Procedures. Refer to the specimen certificate form for a complete description of all benefits:

- Benign Brain Tumor
- Blindness
- Full Benefit Cancer
- Partial Benefit Cancer
- Coma
- Deafness
- End Stage Renal Failure
- Heart Attack
- Major Organ Failure
- Permanent Paralysis
- Severe Burns
- Aorta Surgery*
- Coronary Artery Angioplasty*
- Coronary Artery Bypass Grafting (CABG)*
- Heart Valve Surgery*

**These procedures will be removed for Health Savings Account (HSA) compatible plans.*

OPTIONAL BENEFITS

Wellness Benefit**

A benefit is payable for one Wellness test per Calendar Year per Covered Person. Wellness tests include but are not limited to: Annual Physical Exam, Colonoscopy, Mammography, Skin Cancer Biopsy, Vaccinations.

***Wellness benefit may not be available in all states.*

Recurrence Benefit

A Recurrence Benefit is payable if:

1. the second date of Diagnosis of the same Critical Illness or Critical Illness Procedure is at least 180 days after the first date of Diagnosis
2. the second date of Diagnosis is while the Covered Person is insured under the Certificate; and
3. the Covered Person must be treatment free.

Only one Recurrence payment is payable per Critical Illness or Critical Illness Procedure.

go2 plan

We have developed simple, competitive plan options for groups with as few as two employees offered on an employer-paid, contributory or voluntary basis.

PLAN PARAMETERS

- Eligible groups will be between two and nine lives.
- Eligible groups must have been in business for one year. Home-based businesses must have been in business for two years.
- Coverage is not available in all states.
- Life, STD, LTD and Employer-Paid Vision rates are guaranteed for three years. Voluntary Vision rates are guaranteed for two years. Dental rates are guaranteed for one year. All rates are stand alone.
- Employees must be performing the material and substantial duties of their own occupation for a minimum of 30 hours per week.
- No individual eligible as an employee may be insured as a dependent. If two employees are married, only one may insure eligible children.
- Firms in Chapter 11 bankruptcy or intend to cover 1099-contracted employees are not eligible.
- If the employer pays 100% of the premium, all eligible employees must be enrolled.
 - For Life, STD and LTD – if the employee contributes to or pays 100% of the cost:
 - Firms with 2 – 4 eligible employees, all must enroll.
 - Firms with 5 – 9 eligible employees, all but one must enroll.
 - For Dental – if the employee contributes to or pays 100% of the cost:
 - Firms with 2 – 4 eligible employees, all must enroll.
 - Firms with 5 – 9 eligible employees requires 75% participation.
 - For Vision – if the employee contributes to the cost, a minimum of two employees must enroll.
- Employees who do not enroll when first eligible will be subject to the late applicant provision or evidence of insurability.
- Eligible dependents include spouses and unmarried children under age 26.
- A \$15-per-month billing fee is applicable. Billing fee may be waived if a group enrolls for paperless billing and pays by electronic funds transfer or enrolls for two or more Go2 products.

In order to obtain a quote, please submit requested plan design and census information to go2@kclife.com. You may choose to run your own proposal as well. Visit www.kclgroupbenefits.com to locate the Go2 Quoter.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Employers may choose from three options: \$50,000, \$25,000 or \$15,000. All amounts are guaranteed issue. In addition, dependent life may be offered. Spouses may be covered for \$6,000. Dependent children up to age 26 have a \$3,000 benefit. Infants (14 days to six months) are covered for \$250. The beneficiary for dependent coverage will be the insured employee. AD&D is not provided for dependents.

Coverage reduces 35% at age 65, 50% of the original amount at age 70 and terminates at retirement.

ACCELERATED DEATH BENEFIT

A Terminal Illness or Injury is any non-correctable medical condition that, in a physician's best medical judgment, will result in the employee's death within 12 months from the date of the physician's certification. The Terminal Illness or Injury must be diagnosed after the effective date under the Group Life Insurance Policy to which this Accelerated Death Benefit Provision is included.

The minimum Accelerated Death Benefit that may be elected is \$2,500. If 50% of the amount of insurance provided under all Kansas City Life Insurance Company Group Master Policies is less than \$2,500, no benefit will be available. The maximum Accelerated Death Benefit available on any one employee under all Kansas City Life Insurance Company Group Master Policies that have the Accelerated Death Benefit Provision is \$100,000.

When an Accelerated Death Benefit is paid, the amount of insurance will be reduced by the amount of the Accelerated Death Benefit. The remaining amount of insurance will be paid according to the terms of the Group Life Insurance Policy, subject to any reduction and termination provisions. Also, any amount an employee could otherwise have converted to an individual contract will be reduced by the amount of the Accelerated Death Benefit.

AD&D BENEFIT

This plan includes 24-hour AD&D coverage. The amount shown below will be paid if accidental bodily injury, occurring either on or off the job, results in a loss within 180 days of an accident.

Table of Benefits	
Loss of	Percentage of amount insured
Life	100%
Movement of both upper and lower limbs (Quadriplegia)	100%
Movement of three limbs (Triplegia)	75%
Movement of both lower limbs (Paraplegia)	75%
Movement of both upper and lower limbs on one side of the body (Hemiplegia)	50%
One hand, one foot or sight of one eye	50%
Speech or hearing	50%
Movement of one limb (Uniplegia)	25%
Thumb and index finger only	25%

No more than 100% of the amount insured for all losses sustained by an individual in one accident will be paid. Only the largest of the amounts shown will be paid for injuries to the same limb resulting from a single accident.

SEAT BELT/AIR BAG

Subject to all conditions and limitations of the AD&D benefit, if an employee suffers a loss under the AD&D benefit, while:

1. A passenger riding in; or
2. The licensed operator of an automobile and, at the time of the accident, was properly wearing a Seat Belt as verified on the police report, then a Seat Belt Benefit will be payable in addition to the Principal Sum.

The Seat Belt Benefit payable is the lesser of:

1. 10% of the Principal Sum; or
2. \$10,000.

If a Seat Belt Benefit is payable, the Company will pay an additional 5% of the Principal Sum, subject to a maximum of \$5,000, as an Air Bag Benefit, provided that:

1. The employee was positioned in a seat that was equipped with a factory installed Air Bag;
2. The employee was properly strapped in the Seat Belt when the Air Bag inflated; and
3. The police report establishes that the Air Bag inflated properly upon impact.

REPATRIATION

Subject to all conditions and limitations of this AD&D benefit, if an employee dies, then a repatriation benefit will be paid in addition to the principal sum. For a repatriation benefit to be payable, the death must occur at least 100 miles from the deceased person's place of permanent residence.

The Repatriation Benefit payable is the lesser of:

1. The expense incurred for:
 - a. Preparation of the body for burial or cremation; and
 - b. Transportation of the body to the place of burial or cremation; or
2. 5% of the Principal Sum; or
3. \$5,000.

CHILD EDUCATION

Subject to all conditions and limitations of this AD&D benefit, if an employee dies, then an education benefit will be paid in addition to the principal sum. This benefit is payable to each of the employee's dependents who qualifies as a Student.

The Education Benefit payable is the lesser of:

1. The actual tuition expense for any one school year; or
2. 2.5% of the Principal Sum; or
3. \$2,500.

The Company will not pay more than one Education Benefit per Student during any one school year. If the Student is a minor, the Company will pay benefits to the Student's legal representative. If no dependent qualifies as a Student, then the Company will pay \$1,250 in accordance with the beneficiary designation.

dental

DENTAL OVERVIEW

Small business employers need to offer a comprehensive dental package and they can with a plan from Kansas City Life. With five plan options offered on both an employer-sponsored and voluntary basis, groups can find a good fit.

AVAILABLE PLANS

Employers may elect plans that allow employees to seek services from any provider or directed PPO plans, which allow employees to experience additional cost savings by using a network provider. Upon choosing a network provider, employees are not balance billed.

COVERED SERVICES*

Routine exams and cleanings, X-rays and fluoride treatments are covered under Preventive Services. Basic Services may include fillings, extractions and emergency palliative treatment. Major Services include crowns, bridges, dentures and oral surgery. Endodontics will generally be included under Basic Services, but will be paid under Major Services for Plan 1. Periodontics will vary between Type II and Type III Services depending on the plan elected. Implants are included in Major Services on Plan 5. Orthodontia is available to dependent children who are under the age of 19 when treatment is received.

**The above list is not inclusive of all services covered. The certificate of coverage will outline all benefits.*

KANSAS CITY LIFE DENTAL ALLIANCE

The Kansas City Life Dental Alliance is comprised of multiple networks including Connection Dental (primary) and Zelis (secondary). A complete list of providers may be found at www.kclgroupbenefits.com/DentalProvidersSearch.

ANNUAL MAXIMUMS

Plan options include \$1,000, \$1,500 and \$2,000 calendar year maximums. For applicable plans, the lifetime maximum for orthodontia is \$1,000.

CO-INSURANCE PERCENTAGES

Co-insurance percentages will vary depending on the type of service. Options are available from traditional indemnity-style plans to alternatives that provide increased co-insurance percentages for network providers or reduced co-insurance percentages for out of network procedures as a cost-savings alternative.

DEDUCTIBLE

All plans include a \$50 per person per calendar year combined deductible for Basic and Major Services, with a maximum of three per family. There is no deductible on Preventive or Orthodontic Services.

WAITING PERIODS

The Go2 plans do not require a waiting period for Preventive or Basic Services but do include a 12-month waiting period for Major and Orthodontia coverage.

DEPENDENT COVERAGE

Eligible dependents include the spouse and unmarried children under the age of 26. *Specific details of dependent eligibility may vary by state.*

No one may be insured as a dependent of more than one insured individual. If two employees are married, only one may insure the spouse and eligible children.

go2 plan – dental

Product type	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	Voluntary/ Employer sponsored		Voluntary/ Employer sponsored		Voluntary/ Employer sponsored		Voluntary/ Employer sponsored		Voluntary/ Employer sponsored	
	INN	OON	INN	OON	INN	OON	INN	OON	INN	OON
	Co-insurance		Co-insurance		Co-insurance		Co-insurance		Co-insurance	
Type I (Preventive)	100	100	100	100	100	100	100	100	100	100
Type II (Basic)	80	80	80	80	80	80	80	80	90	80
Type III (Major)	50	50	50	50	50	50	50	50	60	50
Type IV (Child ortho under the age of 19)	None	None	None	None	None	None	50	50	50	50
Deductible	\$50 x 3	\$50 x 3	\$50 x 3	\$50 x 3	\$50 x 3	\$50 x 3	\$50 x 3	\$50 x 3	\$50 x 3	\$50 x 3
Endodontics	Type 3	Type 3	Type 2	Type 2	Type 2	Type 2	Type 2	Type 2	Type 2	Type 2
Periodontics	Type 3	Type 3	Type 2	Type 2	Type 3	Type 3	Type 2	Type 2	Type 2	Type 2
Implants	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Type 3	Type 3
Annual maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500	\$2,000	\$2,000	\$2,000	\$2,000
Ortho maximum	N/A	N/A	N/A	N/A	N/A	N/A	\$1,000	\$1,000	\$1,000	\$1,000
Waiting periods	0/0/12/na	0/0/12/na	0/0/12/na	0/0/12/na	0/0/12/na	0/0/12/na	0/0/12/12	0/0/12/12	0/0/12/12	0/0/12/12
UCR (Usual customary and reasonable) MAC (Maximum allowable charge)	MAC	80th UCR	MAC	90th UCR	MAC	90th UCR	MAC	90th UCR	MAC	90th UCR

INN = In network benefits

OON = Out of network benefits

disability

SHORT TERM DISABILITY (STD)

Employers electing STD coverage will offer a 60% benefit to a weekly maximum of \$1,500 and the entire benefit will be guaranteed issue. Employers have four plan options available from which to choose: first-day accident, eighth-day illness or eighth-day accident and illness and either a 13- or 26-week benefit duration.

REGULAR OCCUPATION

The occupation the employee is routinely performing when disability begins. We will look at the occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific employer or at a specific location.

DEFINITION OF DISABILITY

The employee is considered disabled when it is determined that due to Injury or Sickness, the employee, is unable:

- To perform all the Material and Substantial Duties of the Regular Occupation; and
- Has a 20% or more loss in Indexed Weekly Earnings.

The loss of a professional or an occupational license or certification does not, in itself, constitute disability. The employee must be under the appropriate care of a doctor in order to be considered disabled.

LONG TERM DISABILITY (LTD)

Employers may choose to provide an LTD benefit plan of 60% to a maximum of \$6,000 with either a 90- or 180-day elimination period. A maximum of \$7,500 is available if the top three wage earners qualify.

An Employee Assistance Program (EAP) is included with LTD.

We provide confidential, professional support for personal and work concerns with our EAP, which includes five face-to-face visits per issue, per year for each member and his or her dependents. Services include emotional wellness services, caregiving services, convenience services, legal services and financial services.

REGULAR OCCUPATION

The occupation the employee is routinely performing when disability begins. We will look at the occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific employer or at a specific location.

GAINFUL OCCUPATION

An occupation that is or can be expected to provide the employee with an income within 12 months of his or her return to work, that exceeds: 80% of Indexed Monthly Earnings, if the employee is working; 60% of Indexed Monthly Earnings, if he or she is not working.

DEFINITION OF DISABILITY

The employee is considered disabled when it is determined that, due to Injury or Sickness, the employee is unable:

- To perform all the Material and Substantial Duties of the Regular Occupation; and
- Has a 20% or more loss in Indexed Monthly Earnings.

After the Regular Occupation Period of 24 months, disability is determined by the inability to perform the duties of any Gainful Occupation for which the employee is reasonably qualified based on training, education and experience.

The loss of a professional or occupational license or certification does not by itself mean the insured is disabled. The employee must be under the Appropriate Care of a Doctor in order to be considered disabled.

RETURN TO WORK INCENTIVE

The return to work incentive encourages a disabled individual to return to work, in some capacity, as soon as he or she is able to do so. This incentive applies to all claimants and provides a strong financial incentive to the disabled employee. The return to work incentive allows for payments to be made for individuals who remain disabled after the elimination period, but work while still disabled according to the plan.

The sum of the Gross Monthly Payment plus Disability Earnings may be less than or equal to, but not more than, 100% of the Indexed Monthly Earnings. If the sum exceeds 100% of the Indexed Monthly Earnings, the payment will be reduced under the policy by the excess amount.

MAXIMUM PERIOD OF PAYMENT

For a disability that begins before reaching age 60, the Maximum Period of Payment will be until the Social Security Normal Retirement Age (SSNRA) as shown in the table:

YEAR OF BIRTH	SOCIAL SECURITY NORMAL RETIREMENT AGE*
Before 1938	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943 – 1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 and after	67 years

**Age at which employees are entitled to unreduced Social Security benefits based on the Social Security Amendments of 1983.*

For a disability that begins on or after reaching age 60, the Maximum Period of Payment will be determined according to the following table:

AGE DISABILITY BEGINS	MAXIMUM PERIOD OF PAYMENT
Less than age 60	To SSNRA
60	60 months or to SSNRA, whichever is greater
61	48 months or to SSNRA, whichever is greater
62	42 months or to SSNRA, whichever is greater
63	36 months or to SSNRA, whichever is greater
64	30 months or to SSNRA, whichever is greater
65	24 months
66	21 months
67	18 months
68	15 months
69 and after	12 months

DAVIS VISION OVERVIEW

With Kansas City Life's Group Vision plan, you will be offering a benefit that is attractive to employers because of its affordability. Yet it is highly used by employees. Plus, our dual-choice plan is unique because employees and their family members are not locked into using the network to receive benefits.

BENEFIT OPTIONS

Employers may choose to have a copay for exams, lenses and frames. Frames may also be covered every 12 or 24 months.

VALUE-ADDED FEATURES:

- Replacement contacts through *DavisVisionContacts.com* mail-order contact lens replacement service, saves both time and money.

NETWORK OPTIONS

It's easy to locate one of the more than 110,000 points of access in the network. Just log on to the *Open Enrollment/Discount Plan* section of the Member site at www.davisvision.com and enter Client Code 2834 or call 888-336-7606.

In-Network Benefits*	
Eye examination	Every 12 months, covered in full after copayment
Eyeglasses	
Spectacle lenses	Every 12 months, covered in full. For standard single-vision, lined bifocal, lenticular or trifocal lenses after copayment
Frames	Every 12 or 24 months, covered in full. Any designer frame from Davis Vision's collection (value up to \$160), or \$150 retail allowance toward any frame from provider, plus 20% off balance
Contact Lenses	
Contact lens evaluation, fitting and follow-up care	Every 12 months. Collection contacts: covered in full after copayment. Non-collection standard contacts: 15% discount, or noncollection specialty contacts: 15% discount
Contact lenses (in lieu of eyeglasses)	Every 12 months – covered in full. Any contact lenses from Davis Vision's contact lens collection up to: Planned Replacement – two boxes/multi-packs** Disposable – four boxes/multi-packs** or \$130 retail allowance toward any lens from provider, plus 15% off balance

Out-Of-Network Reimbursement Schedule*
Eye examination up to \$40; frame up to \$45; spectacle lenses (per pair) up to: single vision \$40, bifocal \$60, trifocal \$80, lenticular \$80. Elective contacts up to \$120, medically necessary contacts up to \$210

*Other plan options may be available.

**Number of contact lens boxes may vary based on manufacturer's packaging.

VSP VISION CARE OVERVIEW

Better sight is within reach. With vision insurance from Kansas City Life Insurance Company, employees will have benefits for eye exams, as well as coverage for glasses and contact lenses. Kansas City Life partners with VSP®, a national vision care company.

BENEFIT OPTIONS

Employers may choose to have a copay for exams, lenses and frames. Frames may also be covered every 12 or 24 months. Employers may also select either \$130 or \$150 retail allowance for in-network frames and elective contacts.

NETWORK OPTIONS

Employees who enroll will have the freedom to choose a provider who is right for them. They may choose from 104,000 access points, including the largest national network of independent doctors and more than 10,000 participating retail chain locations. For added convenience, many VSP network doctors offer early morning, evening and weekend appointments, and 24-hour access to emergency care. Benefits are also available to enrollees who may choose to seek services from an out-of-network provider. Review the network at www.vsp.com/find-eye-doctors.html.

VSP In-Network Benefits	
Eye examination	Covered in full after applicable copayment, every 12 months
Materials	If applicable, copayment applies to spectacle lenses, frames or contact lenses
Spectacle lenses	Standard single-vision, lined bifocal, lined trifocal, and lenticular lenses every 12 months
Frames	Applicable retail allowance toward any frame every 12 or 24 months
Elective contact lenses (in lieu of eyeglasses)	Applicable allowance for contact lenses, fitting and evaluation, every 12 months
Necessary contact lenses (in lieu of eyeglasses)	Covered in full after applicable copayment, every 12 months

Out-Of-Network Reimbursement Schedule – Visit vsp.com for details, if you plan to see a provider other than a VSP network provider
Eye examination up to \$45; frames up to \$70; spectacle lenses (per pair) up to: single vision \$30, lined bifocal \$50, lined trifocal \$65, lenticular \$100. Elective contacts up to \$105, necessary contacts up to \$210.

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*Dedicated to excellence.
Your partner in employee benefits.*



KANSAS CITY LIFE

GROUP BENEFITS

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